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THE ABOVE SPACE FOR RECORDS USE ONLY

THIS INDENTURE, made NOVEMBER 6TH, 19 91, between CARLOS SUAREZ AND SILVIA SUAREZ, HIS WIFE, hereinafter referred to as "Grantors," and STEVE H. LEWIS, A.V.P. of DALLAS, TEXAS, hereinafter referred to as "Trustee," witnesseth:

THAT, WHEREAS the Grantors have promised to pay to FORD CONSUMER FINANCE, herein referred to as "Beneficiary," the legal holder of the Loan Agreement hereinafter described, the principal amount of EIGHTY FOUR THOUSAND FOUR HUNDRED THIRTY-FIVE AND 60/100 Dollars (\$ 84,435.60), together with interest thereon at the rate of:

THIS IS A VARIABLE INTEREST RATE LOAN AND THE INTEREST RATE WILL INCREASE OR DECREASE WITH CHANGES IN THE PRIME RATE. The Prime Rate ("Index") is the highest Prime Rate published in the "Money Rates" section of The Wall Street Journal. The interest rate is subject to change semi-annually, and will be determined by the sum of the Prime Rate plus a "Margin" as stated below. The date on which your interest rate will be subject to change is the "Rate Change Date." The date on which the value of the Prime Rate is examined for purposes of determining the interest rate is the "Rate Determination Date," and will be the last business day of the second month prior to any Rate Change Date.

The Prime Rate as of the last business day of OCTOBER, 19 91, is 8.00 percent, your Margin is 4.00 percent, therefore, the "current" interest rate is 12.00 percent per year.

However, until your sixth payment due date, your interest rate is discounted and will be 11.00 percent per year.

Beginning with the sixth payment due date, the interest rate will be 4.00 percentage points (Margin) greater than the Prime Rate as of the last business day of the second month prior to the month in which the sixth payment is due (Rate Determination Date). Thereafter, the interest rate will increase on the twelfth payment due date and every six months thereafter (Rate Change Dates), if the Highest Prime Rate as of the appropriate Rate Determination Date has increased or decreased by at least one-quarter of a percentage point from the Prime Rate for the previous six-month period. Interest rate changes will be effective upon 25 days written notice. During the first twelve months, the interest rate cannot increase more than three percent above the "current" (non-discounted) interest rate. Thereafter, the interest rate cannot increase more than three percent in any twelve-month period. In no event, however, will the interest rate ever be less than 5.00 percent per year, nor more than 16.00 percent per year. If the Index is no longer available, Lender will choose a new index which is based upon comparable information. Lender will give notice of this choice. Lender reserves the right to waive part or all of any adjustment resulting from an interest rate increase. I agree to pay interest after maturity at the agreed rate of interest that is in effect as of the maturity date, until paid in full.

The Grantors promise to pay the said sum in the said Loan Agreement of even date herewith, made payable to the Beneficiary, and delivered in 160 consecutive monthly installments: \$172 at \$ 805.14, followed by 172 at \$ 870.93, followed by ONE at \$ 71,767.88, with the first installment beginning on DECEMBER 15TH, 19 91 and the

remaining installments continuing on the same day of each month thereafter until fully paid. All of said payments being made payable at IRVING, TEXAS, or at such place as the Beneficiary or other holder may, from time to time, in writing appoint.

NOW, THEREFORE, the Grantors covenant the payment of the said obligation to be secured with the same premises as set forth in this Trust Deed, and the execution of the covenants and agreements herein contained, by the Trustee, to be performed, and also, in execution of the power of that Trustee, to execute and deliver, and by these persons CONVEY AND WARRANT unto the Trustee, its successors and assigns, the following described by lot and full of their entire, full, and interest therein, situate, lying and being to the

CITY OF CHICAGO, COOK COUNTY, ILLINOIS, BEING LOT 24 IN BLOCK 4 IN WILLIAM BOLDENWECK'S ADDITION TO UPTER DEN LINDEN, BEING A SUBDIVISION OF LOT 5 OF THE COUNTY CLERK'S DIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. AKA: 2914 W. ADDISON ST., CHICAGO, IL 60618. TAX#: 13-24-124-158

which, with the property hereinafter described, is referred to herein as the "premises"

TOGETHER with improvements and fixtures now attached together with certain rights, powers, uses and profits, together with the same, to be held by the Trustee, its successors and assigns, for the purposes and upon the conditions hereinbefore set forth, and by a title of the Illinois Property Transfer Act of the State of Illinois, which said rights and title in the Grantors' behalf and to the benefit of the Trustee, its successors and assigns, shall be binding on the Grantors, their heirs, successors and assigns.

This Trust Deed consists of two pages. The covenants, conditions and provisions appearing on page one are incorporated herein by reference and are a part hereof and shall be binding on the Grantors, their heirs, successors and assigns.

WITNESS the hand(s) and seal(s) of Grantors the day and year first above written.

Equity Title 415 N. LaSalle / Suite 402 Chicago, IL 60610

Carlos Suarez (SEAL) CARLOS SUAREZ SILVIA SUAREZ

OFFICIAL SEAL JUSTIN P. ROSSO NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 3/31/96

STATE OF ILLINOIS } THE UNDERSIGNED } ss. I, CARLOS SUAREZ AND SILVIA SUAREZ, HIS WIFE

who ARE personally known to me to be the same persons whose name ARE subscribed to the foregoing instrument, appeared before me this day to person and personally stated THEY signed and delivered the said instrument as THEIR free and voluntary act in the execution of the purposes therein set forth.

GIVEN under my hand and Notarial Seal this 6TH day of NOVEMBER, A.D. 19 91. ANDREW J. FURMAN 415 N. LASALLE, STE 402 CHICAGO, IL 60610

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